

A SERMON ON MONEY.

Dr. Talmage Arraigns Those Who Live Beyond Their Means.

Cause of Great Financial Disturbances Show—Extravagance the Cause of Most Defalcations—Meeting One's Obligations.

[Copyright, 1901, by Louis Klopach, N. Y.]
Washington, July 14.

In this discourse Dr. Talmage shows the causes of the great financial disturbances which take place every few years and arraigns the people who live beyond their means; text, Jeremiah 17:11: "As the partridge sitteth on eggs and hatcheth them not, so he that getteth riches, and not by right, shall leave them in the midst of his days and at his end shall be a fool."

Allusion is here made to a well-known fact in natural history. If a partridge or a quail or a robin brood the eggs of another species, the young will not stay with the one that happened to brood them, but at the first opportunity will assort with their own species. Those of us who have been brought up in the country have seen the dismay of the farmyard hen, having brooded aquatic fowls, when after awhile they tumble into their natural element, the water. So my text suggests that a man may gather under his wings the property of others, but it will after awhile escape. It will leave the man in a sorry predicament and make him feel very silly.

What has caused all the black days of financial disasters for the last 60 years? Some say it is the credit system. Something back of that. Some say it is the spirit of gambling ever and anon becoming epidemic. Something back of that. Some say it is the sudden shrinkage in the value of securities, which even the most honest and intelligent men could not have foreseen. Something back of that. I will give you the primal cause of all these disturbances. It is the extravagance of modern society which impels a man to spend more money than he can honestly make, and he goes into wild speculation in order to get the means for subordinate display, and sometimes the man is to blame and sometimes his wife and oftener both. Five thousand dollars' income, \$10,000, \$20,000 income, is not enough for a man to keep up the style of living he proposes, and therefore he steers his bark toward the maelstrom. Other men have suddenly snatched up \$50,000 or \$100,000. Why not he? The present income of the man not being large enough, he must move heaven and earth and hell to catch up with his neighbors. Others have a country seat; so must he. Others have a palatial residence; so must he.

Extravagance is the cause of all the defalcations of the last 60 years, and if you will go through the history of all the great panics and the great financial disturbances, no sooner have you found the story than right back of it you will find the story of how many horses the man had, how many carriages, how many banquets the man gave—always, and not one exception for the last 60 years, either directly or indirectly extravagance the cause.

Now for the elegance and the refinements and the decorations of life. I cast my vote. While I am considering this subject a basket of flowers is handed in—flowers paradisaical in their beauty. White calla with a green background of begonia. A cluster of heliotropes nestling in some geranium. Nepal and perianth bearing on them the marks of God's finger. When I see that basket of flowers, they persuade me that God loves beauty and adornment and decoration. God might have made the earth so as to supply the gross demands of sense, but left it without adornment or attraction. Instead of the variegated colors of the seasons the earth might have worn an unchanging dull brown. The tree might have put forth its fruit without the prophecy of leaf or blossom. Niagara might have come down in gradual descent without thunder and winged spray.

Look out of your window any morning after there has been a dew, and see whether God loves jewels. Put a crystal of snow under a microscope and see what God thinks of architecture. God commanded the priest of olden time to have his robe adorned with a wreath of gold and the hem of his garment to be embroidered in pomegranates. The earth sleeps and God blankets it with the brilliant of the night sky. The world wakes, and God washes it from the burnished laver of the sunrise. So I have not much patience with a man who talks as though decoration and adornment and the elegance of life are a sin when they are divinely recommended. But there is a line to be drawn between adornment and decorations that we can afford and those we cannot afford, and when a man crosses that line he becomes culpable. I cannot tell you what is extravagant for you. You cannot tell me what is extravagant for me. What is right for a queen may be squandering for a duchess. What may be economical for you, a man with larger income, will be wicked for me, with smaller income. There is no iron rule on this subject. Every man before God and on his knees must judge what is extravagance, and when a man goes into expenditures beyond his means he is extravagant. When a man buys any

thing he cannot pay for, he is extravagant.

There are families in all our cities who can hardly pay their rent and who owe all the merchants in the neighborhood and yet have an apparel unfit for their circumstances and are all the time sailing so near shore that business misfortune or an attack of sickness prepares them for pauperism. You know very well there are thousands of families in our great cities who stay in neighborhoods until they have exhausted all their capacity to get trusted. They stay in the neighborhood until the druggists will let them have no more medicines, and the butchers will sell them no more meat, and the bakers will sell them no more bread, and the groceryman will sell them no more sugar. Then they find the region unhealthy, and they hire a carman, whom they never pay, to take them to some new quarters where the merchants, the druggists, the butchers, the bakers and the grocerymen come and give them the best rounds of beef and the best sugars and the best merchandise of all sorts until they find out that the only compensation they are going to get is the acquaintance of the patrons. There are thousands of such thieves in all our big cities. You see I lead them by the right name, for if a man buys anything he does not mean to pay for he is a thief.

Of course sometimes men are flung of misfortunes and they cannot pay. I know men who are just as honest as having failed as other men are honest in succeeding. I suppose there is hardly a man who has gone through life but there have been some times when he has been so hurt by misfortune he could not meet his obligations, but all that I put aside. There are a multitude of people who buy that which they never intend to pay for, for which there is no reasonable expectation that they will ever be able to pay. Now, if you have become oblivious of honesty and mean to defraud, why not save the merchant as much as you can? Why not go some day to his store and when nobody is looking just shoulder the ham or the spare rib and in modest silence steal away? That would be less criminal, because in the other way you take not only the man's goods, but you take the time of the merchant and the time of his accountant, and you take the time of his messenger who brought you the goods. Now, if you must steal, steal in a way to do as little damage to the trader as possible.

John Randolph arose in the American senate when a question of national finance was being discussed, and, stretching himself to his full height, in a shrill voice he cried out: "Mr. Chairman, I have discovered the philosopher's stone, which turns everything into gold—pay as you go!" Society has got to be reconstructed on this subject or the seasons of defalcation will continue to repeat themselves. You have no right to ride in a carriage for which you are hopelessly in debt to the wheelwright who furnished the landan, and to the horse dealer who provided the blooded span, and to the harness maker who caparisoned the gay steeds, and to the liveryman who has provided the stabling, and to the driver who with rosetted hat, sits on the coach box.

Oh, I am so glad when it is not the absolute necessities of life which send people out into dishonesties and fling them into misfortunes. It is almost always the superfluities. God has promised us a house, but not a palace; raiment, but not chinchilla; food, but not canvasback duck. I am yet to see one of these great defalcations which is not connected in some way with extravagance.

Extravagance accounts for the disturbance of national finances. Aggregations are made up of units, and when one-half of the people of this country owe the other half how can we expect financial prosperity? Again and again at the national election we have had a spasm of virtue, and we said: "Out with one administration and in with another and let us have a new deal of things and then we will get all over our perturbation." I do not care who is president or who is secretary of the treasury or how much breadstuffs go out of the country or how much gold is imported until we learn to pay our debts and it becomes a general theory in this country that men must buy no more than they can pay for. Until that time comes there will be no permanent prosperity. Look at the pernicious extravagance. Take the one fact that New York every year pays \$3,000,000 for theatrical amusements. While once in awhile a Henry Irving or an Edwin Booth or a Joseph Jefferson thrills a great audience with tragedy, you know as well as I do that the vast majority of the theaters are as debased as debased they can be, as unclean as unclean they can be, and as damnable as damnable they can be. Three million dollars, the vast majority of those dollars going in the wrong direction.

Over a hundred millions paid in this country for cigars and tobacco a year. About \$2,000,000,000 paid for strong drink in one year in this country. With such extravagance, pernicious extravagance, can there be any permanent prosperity? Business men, cool-headed business men, is such a thing a possibility? These extravagances also account, as I have already hinted, for the positive crimes,

the forgeries, the abscondings of the officers of the banks. The store on the business street swamped by the residence on the fashionable avenue. The father's, the husband's craft capsize by carrying too much domestic sail. That is what springs the leak in the merchant's money till. That is what cracks the pistol of the suicides. That is what tears down the banks. That is what stops insurance companies. That is what halts this nation again and again in its triumphal march of prosperity. In the presence of the American people so far as I can get their attention I want to arraign this monster curse of extravagance, and I want you to pelt it with your scorn and hurl at it your anathemas.

How many fortunes every year wrecked on the wardrobe. Things have got to such a pass that when we cry over our sins in church we wipe the tears away with a \$150 pocket handkerchief! I show you a domestic tragedy in five acts:

Act the first—A home, plain and beautiful. Enter newly married pair. Enter contentment. Enter as much happiness as ever gets in one home.

Act the second—Enter discontent. Enter desire for larger expenditure. Enter envy. Enter jealousy.

Act the third—Enter the queenly dressmakers. Enter the French milliners. Enter all costly plate and all great extravagances.

Act the fourth—Tiptop of society. Princes and princesses of upper tenor floating in and out. Everything on a large and magnificent scale. Enter contempt for other people.

Act the fifth and last—Enter the assignee. Enter the sheriff. Enter the creditors. Enter humiliation. Enter wrath of God. Enter the contempt of society. Enter ruin and death. Now drop the curtain. The play is ended, and the lights are out. I call it a tragedy. That is a misnomer. It is a farce.

Extravagance counts for much of the pauperism. Who are these people whom you have to help? Many of them are the children of parents who had plenty, lived in luxury, had more than they needed, spent all they had, spent more, too; then died and left their families in poverty. Some of those who call on you now for aid had an ancestry that supped on burgundy and woodcock. I could name a score of men who have every luxury. They smoke the best cigars, and they drink the finest wines, and they have the grandest surroundings, and when they die their families will go on the cold charity of the world. Now, the death of such a man is a grand larceny. He swindles the world as he goes into his coffin, and he deserves to have his bones sold to the medical museum for anatomical specimens, the proceeds to furnish bread for his children.

I know it cuts close. I did not know but some of you in high dudgeon would get up and go out. You stand it well! Some of you make a great swash in life, and after awhile you will die, and ministers will be sent for to come and stand by your coffin and lie about your excellences. But they will not come. If you send for me, I will tell you what my text will be: "He that provideth not for his own, and especially for those of his own household, is worse than an infidel." And yet we find Christian men, men of large means, who sometimes talk eloquently about the Christian church and about civilization, expending everything on themselves and nothing on the cause of God, and they crack the back of their Palais Royal glove in trying to hide the one cent they put in the Lord's treasury. What an apportionment! Twenty thousand dollars for ourselves and one cent for God. Ah, my friends, this extravagance accounts for a great deal of what the cause of God suffers.

And the desecration goes on, even to the funeral day. You know very well there are men who die solvent, but the expenses are so great before they get underground they are insolvent. There are families that go into penury in wicked response to the demands of this day. They put in casket and tombstone that which they ought to put in bread. They wanted bread; you gave them a tombstone.

And then look how the cause of God is impoverished. Men give so much sometimes for their indulgences they have nothing for the cause of God and religion. Twenty-two million dollars expended in this country a year for religious purposes! But what are the twenty-two millions expended for religion compared with the hundred millions expended on cigars and tobacco and then two thousand millions of dollars spent for rum? So a man who had a fortune of \$750,000, or what amounted to that, in London spent it all in indulgences, chiefly in gluttonies, and sent hither and yon for all the delicacies, and often had a meal that would cost \$100 or \$200 for himself. Then he was reduced to a guinea, with which he bought a rare bird, had it cooked in best style, ate it, took two hours for digestion, walked out on Westminster bridge and jumped into the Thames—on a large scale what men are doing on a small scale.

Oh, my friends, let us take our stand against the extravagances of society. Do not pay for things which

Spring
Reading

Good Reading

Summer
Reading

Announcement We have arranged with the New York World to furnish this paper with a limited number of subscriptions for a limited time to its great Monthly Edition. We are enabled to offer ten numbers of

FOR \$1.10 The Monthly World Magazine And the Weekly Intelligencer FOR \$1.10

What the Monthly World Newspaper Magazine Is,

The Monthly World is a 22-page Magazine with colored cover. It is copiously illustrated with pen drawings and half-tone reproductions of photographs. The illustrations are the result of the best artistic skill, aided by all the latest printing press appliances, making a magazine unrivalled in the quality of its contents and the beauty of its appearance.

Each issue contains stories of romance, love, adventure, travel; stories of fact and fact; stories of things quaint and curious, gathered together from all over the world; the results of scientific research, and interesting editorial reviews. It numbers among its contributors the leading literary men and women of the day. Its comic pages will present the work of famous comic artists. There will be funny paragraphs and pictures. A feature each month will be the large full page portrait of the most famous man or woman of the moment in the public eye.

In collecting and preparing for publication the literary matter and art subjects for the Monthly World no expense is spared. It is one of the most attractive publications issued from the great city of New York. It furnishes high class and widely varied entertainment to many thousand readers throughout North America. The size of the pages of the Monthly World is ten and a half by eighteen inches.

Sample Copies of the Monthly World Newspaper Magazine will be sent free on application. Write a postal card and ask for one.

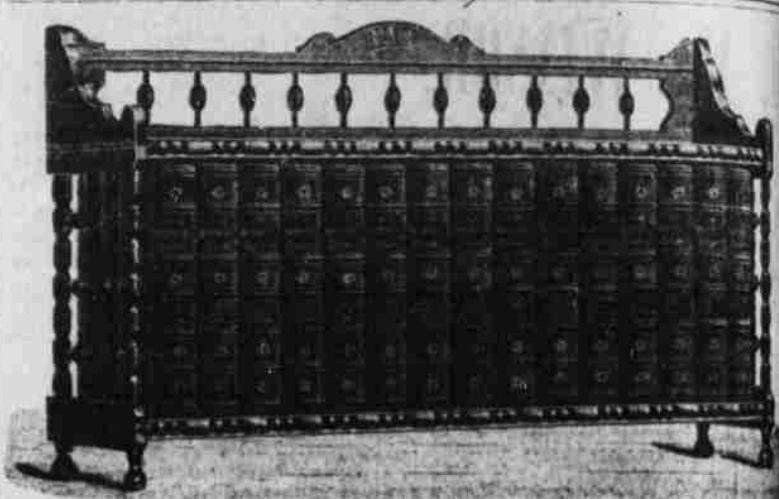
Address all orders to

THE INTELLIGENCER, Lexington, Mo.

Fall
Reading

All the Year Round

Winter
Reading



The International Cyclopaedia.
REVISED EDITION.

16 Volumes, 55,000 Titles, 25,000 Cross References, 19 Double Page Plates, 150 Double Page Maps From Latest Surveys.

DODD, MEAD & COMPANY, Publishers

NEW YORK { SUBSCRIPTION, } CHICAGO
DEPARTMENT.

are frivolous when you may lack the necessities. Do not put one month's wages or salary into a trinket, just one trinket. Keep your credit good by seldom asking for any. Pay! Do not starve a whole year to afford one Belshazzar's carnival. Do not buy a coat of many colors and then in six months be out at the elbows. Flourish not, as some people I have known, who took apartments at a fashionable hotel and had elegant drawing-rooms attached and then vanished in the night, not even leaving their compliments for the landlord. I tell you, my friends, in the day of God's judgment we will not only have to give an account for the way we made our money, but for the way we spent it. We have got to leave all the things that surround us now.

Alas, if any of you in the dying hour felt like the dying actress who asked that the casket of jewels be brought to her and then turned them over with her pale hand and said: "Alas, that I have to leave you so soon!" Better in that hour have one treasure of Heaven than the bridal trousseau of a Marie Antoinette or to have been seated with Caligula at a banquet which cost its thousands of dollars or to have been carried to our last resting place with segators and princes as pallbearers. They that consecrate their wealth, their time, their all, to God shall be held in everlasting remembrance, while I have the authority of this book for announcing that the name of the wicked shall rot.

Just So.

"She winked at you, eh? Well what followed?"

"I did."—Town Topics.

**When Tired
And Weary...**

With the heat and dust of travel or the labors of the day, drop in at

THE FORT

Where you can secure a good luncheon, a refreshing drink of the choicest beverages to be found anywhere or a delightful smoke in the cooling shade.

DR. T. B. RAMSEY
Successor to Hassell & Ramsey

**SURGEON
DENTIST**

Office over Schawe & Weis, Corner
10th and Main Streets.
Nitros Oxide Gas Given.

C S Mitchell & Son
FEED STORE

The best and cheapest line of feed kept in Lexington at the Franklin St. Feed Store. We do a general exchange business with the farmers for wheat or corn. Our Flour is the best on the market. Phone 120.

Grand Central Hotel

**REOPENED AND
NEWLY FURNISHED**

Good Meals and best service. Your patronage solicited.

D. M. FRAZIER, PROP.

Geo. I. Smith, D. V. S.

VETERINARIAN.

Phone 117 LEXINGTON, MO.

**CHICHESTER'S ENGLISH
PENNYROYAL PILLS**

Beware of Counterfeits. Refuse all Substitutes. Safe. Always reliable. Ladies, ask for CHICHESTER'S ENGLISH PILLS in Red and Gold metallic boxes, sealed with blue wax. Take no other. Beware dangerous imitations and imitations. Buy of your druggist or send 5c. in stamps for Particulars, Testimonials and "Relief for Ladies." In return by return Mail, 10,000 Testimonials, and all Druggists. CHICHESTER CHEMICAL CO. 2100 Madison Square. PHILA. PA. Enclose this paper.